

Abstract of the Disclosure

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2 The invention includes a method of financing eCommerce purchases including:  
3 receiving over the Internet buyer registration information. Then evaluating a credit  
4 rating for the buyer and passing over the Internet the credit rating to a seller, and  
5 then receiving over the Internet from the seller seller's credit options for the buyer.  
6 The next steps are determining other credit provider's credit options for the buyer,  
7 creating a database of the credit options for the buyer. After receiving over the  
8 Internet an order for the buyer, then querying the database with query criteria  
9 specific to the order, thereby resulting in a report of credit options for the buyer for  
10 the order. Passing over the Internet the report to the buyer; receiving over the  
11 Internet the buyer's selection of a credit option; passing over the Internet a payment  
12 schedule for the buyer to an intermediary; and receiving payment remitted from the  
13 buyer.